Amendments to the Claims

Please enter the following amendments to the claims:

Listing of Claims:

1–15. (Canceled)

16. (Currently Amended) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a network for connecting the buyer computer and the seller computer for an electronic commercial transaction, a method for effecting a payment from a buyer to a seller in connection with an electronic transaction utilizing ~~the~~ a money transfer system, comprising the computer-implemented steps carried out by a money transfer system of:

providing a money transfer system connected for electronic communications with at least the seller computer, wherein the money transfer system is operative for electronic communications with one or more buyer accessible payment location local computers operated at one or more payment locations;

receiving at the money transfer system an electronic payment request from the seller computer in response to a proposed transaction between the buyer and the seller, the payment request comprising information including at least a transaction amount;

assigning, by the money transfer system and based at least in part on non-confidential information received from the buyer, a unique transaction number to the payment request, wherein the unique transaction number is associated with the transaction between the buyer and the seller;

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determining by the money transfer system a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

determining by the money transfer system a grand total amount based upon the preliminary total amount and any other applicable charges;

communicating information from the money transfer system to the seller computer system for displaying at least the grand total amount and the unique transaction number to the buyer computer system;

receiving at the money transfer system a payment notification associated with the unique transaction number from the payment location local computer, wherein the payment notification indicates ~~when~~ payment in the amount of the grand total amount has been submitted at the payment location;

communicating a message to the seller computer system that payment associated with the unique transaction number has been received at a payment location upon receipt of the payment notification by the money transfer system; and

effecting completion of the electronic payment request by making payment via the money transfer system to the seller upon receipt of the payment notification by the money transfer system.

17.   (Canceled)

18.   (Previously Presented) The method of claim 16, wherein the payment location local computer is a stand-alone computing system with money transfer capabilities.

19.   (Previously Presented) The method of claim 16, wherein payment to the seller comprises the grand total amount expressed in the local currency of the seller, less any applicable transaction fees.

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20.   (Previously Presented) The method of claim 16, further comprising the step of determining a buyer local exchange rate for the preliminary total amount based upon buyer information provided from the buyer computer system to the seller computer system, and thence to the money transfer system.

21.   (Previously Presented) The method of claim 20, wherein the buyer information comprises buyer address information including a country.

22.   (Previously Presented) The method of claim 20, wherein the step of determining the grand total amount comprises determining the grand total amount expressed in the local currency of the buyer based on the determined buyer local exchange rate.

23.   (Previously Presented) The method of claim 16, wherein the seller computer displays a plurality of selectable payment methods for selection by the buyer in connection with the transaction, the payment methods including a cash payment method, and wherein the payment request is generated by the seller computer system in response to selection by the buyer of the cash payment method.

24.   (Previously Presented) The method of claim 16, wherein the payment request information includes information selected from the group comprising buyer identification information, seller identification information, seller order number, transaction date, a summary of item(s) purchased, purchase price, shipping charges, and total price.

25.   (Previously Presented) The method of claim 16, wherein the preliminary total amount comprises the sum of the transaction amount, shipping charges, and any applicable transaction fees.

26.   (Previously Presented) The method of claim 16, further comprising the step of generating a unique data record corresponding to the payment request and storing the data record in a staging area associated with the money transfer system.

27.   (Previously Presented) The method of claim 26, further comprising the step of storing the data record in a payment confirmation queue in response to receipt of the information from the payment location that payment has been actually made at the payment location.

28.   (Previously Presented) The method of claim 16, wherein payment to the seller is made by the steps of:

determining a seller local exchange rate for the funds due to the seller based upon seller information provided by the seller computer; and

determining a grand total amount expressed in the local currency of the seller, based upon the grand total amount and the determined seller local exchange rate, less any applicable charges.

29.   (Previously Presented) The method of claim 16, further comprising the step of determining whether an amount associated with the transaction exceeds a predetermined compliance limit, and requesting additional information from the buyer in response to a determination that said amount exceeds the predetermined compliance limit.

30.   (Previously Presented) The method of claim 16, further comprising the step of, in further response to information from a payment location local computer that payment in the amount of the grand total amount has been received at the payment location, communicating a money transfer control number (MTCN) to the payment location for provision to the buyer.

31.   (Previously Presented) The method of claim 30, further comprising the step of providing a receipt to the buyer at the payment location, the receipt bearing at least the money transfer control number (MTCN).

32.   (Previously Presented) The method of claim 16, wherein the payment made by the buyer at the payment location is by cash, credit card, or check.

33.   (Previously Presented) The method of claim 16, wherein the information provided in the step of communicating information to the seller computer system for displaying to the buyer computer system includes instructions to the buyer that payment in the grand total amount should be tendered to a payment location.

34.   (Previously Presented) The method of claim 16, wherein the information provided in the step of communicating information to the seller computer system for displaying to the buyer computer system includes information as to a plurality of payment locations at which actual payment may be tendered.

35.   (Previously Presented) The method of claim 16, wherein a payment gateway is positioned to communicate information between the seller computer and the money transfer system.

36.   (Previously Presented) The method of claim 16, further comprising the step of canceling the transaction if the buyer does not make payment at a payment location within a predetermined time period.

37.   (Previously Presented) The method of claim 16, wherein the payment request includes an order number provided by the seller computer.

38.   (Previously Presented) The method of claim 16, wherein the seller is a merchant and operates an Internet-accessible web site for conducting transactions with buyer computers.

39. (Previously Presented) The method of claim 16, wherein the seller is a seller on an online auction system.

40. (Previously Presented) The method of claim 16, further comprising the steps of maintaining device queue records comprising lists of messages awaiting delivery, messages currently being delivered, and messages awaiting confirmation of delivery.

41. (Previously Presented) The method of claim 16, further comprising the step of accessing information stored at the money transfer system including the grand total amount due from the buyer, in response to receipt of a message from a payment location including the unique confirmation number, and communicating the grand total amount to the payment location.

42. (Currently Amended) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a network for connecting the buyer computer and the seller computer for an electronic commercial transaction, a system for effecting a payment from a buyer to a seller in connection with an electronic transaction, comprising:

a communication link for connecting a money transfer system to the seller computer;

a money transfer system operative for electronic communications with one or more buyer accessible payment location local computers operated at one or more payment locations;

the money transfer system operative for receiving an electronic payment request from the seller computer in response to a proposed transaction between the buyer and the seller, the payment request comprising information including at least a transaction amount;

the money transfer system operative for assigning a unique transaction number to the payment request based at least in part on non-confidential information received from the buyer,

wherein the unique transaction number is associated with the transaction between the buyer and the seller;

the money transfer system operative for determining a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

the money transfer system operative for determining a grand total amount based upon the preliminary total amount and any other applicable charges;

the money transfer system operative for communicating information to the seller computer system for displaying the grand total amount and the unique transaction number to the buyer computer system;

the money transfer system operative, ~~in response to receipt of~~ for receiving information from a payment location local computer at a payment location indicating that payment in the amount of the grand total amount has been received at the payment location[[,]];

the money transfer system operative for communicating, when receiving said information, a message associated with the unique transaction number to the seller computer system that payment has been actually made at a payment location; and

the money transfer system operative for effecting completion of the electronic payment request by making payment to the seller upon receipt of the payment notification by the money transfer system.

43.   (Canceled)

44.   (Previously Presented) The system of claim 42, wherein the payment location local computer comprises a stand-alone computing system with money transfer capabilities.

45.   (Previously Presented) The system of claim 42, wherein payment to the seller comprises the grand total amount expressed in the local currency of the seller, less any applicable transaction fees.

46.   (Previously Presented) The system of claim 42, wherein the money transfer system is operative for determining a buyer local exchange rate for the preliminary total amount based upon buyer information provided from the buyer computer system to the seller computer system, and thence to the money transfer system.

47.   (Previously Presented) The system of claim 46, wherein the buyer information comprises buyer address information including a country.

48.   (Previously Presented) The system of claim 46, wherein the operation of determining the grand total amount comprises determining the grand total amount expressed in the local currency of the buyer based on the buyer local exchange rate.

49.   (Previously Presented) The system of claim 42, wherein the seller computer is operative to communicate information to the buyer computer for display at the buyer computer of a plurality of selectable payment methods for selection by the buyer in connection with the transaction, the payment methods including a cash payment method, and wherein the payment request is generated by the seller computer system in response to selection by the buyer of the cash payment method.

50.   (Previously Presented) The system of claim 42, wherein the payment request information includes information selected from the group comprising buyer identification information, seller identification information, seller order number, transaction date, a summary of item(s) purchased, purchase price, shipping charges, and total price.

51.   (Previously Presented) The system of claim 42, wherein the preliminary total amount comprises the sum of the transaction amount, shipping charges, and any applicable transaction fees.

52.   (Previously Presented) The system of claim 42, wherein the money transfer system is operative for generating a unique data record corresponding to the payment request and storing the data record in a staging area associated with the money transfer system.

53.   (Previously Presented) The system of claim 52, wherein the money transfer system is operative for storing the data record in a payment confirmation queue in response to receipt of the information from the payment location that payment has been actually made at the payment location.

54.   (Previously Presented) The system of claim 42, wherein the money transfer system is operative to make payment to the seller by:

determining a seller local exchange rate for the funds due to the seller based upon seller information provided by the seller computer; and

determining a grand total amount expressed in the local currency of the seller, based upon the grand total amount and the determined seller local exchange rate, less any applicable charges.

55.   (Previously Presented) The system of claim 42, wherein the money transfer system is operative determining whether an amount associated with the transaction exceeds a predetermined compliance limit, and requesting additional information from the buyer in response to a determination that said amount exceeds the predetermined compliance limit.

56.   (Previously Presented) The system of claim 42, wherein the money transfer system is operative, in further response to information that payment in the amount of the grand

total amount has been received at the payment location, for communicating a money transfer control number (MTCN) to the payment location for provision to the buyer.

57.   (Previously Presented) The system of claim 56, wherein the money transfer system is operative for providing information to the payment location including the MTCN, and wherein the payment location is operative for providing a receipt to the buyer at the payment location, the receipt bearing at least the money transfer control number (MTCN).

58.   (Previously Presented) The system of claim 42, wherein the payment made by the buyer at the payment location is by cash, credit card, or check.

59.   (Previously Presented) The system of claim 42, wherein the information provided to the seller computer system for displaying to the buyer computer system includes instructions to the buyer that payment in the grand total amount should be tendered to a payment location.

60.   (Previously Presented) The system of claim 59, wherein the information provided to the seller computer system for displaying to the buyer computer system includes information as to a plurality of payment locations at which actual payment may be tendered.

61.   (Previously Presented) The system of claim 42, further comprising a payment gateway positioned to communicate information between the seller computer and the money transfer system.

62.   (Previously Presented) The system of claim 42, wherein the money transfer system is operative for canceling the transaction if the buyer does not make payment at a payment location within a predetermined time period.

63.   (Previously Presented) The system of claim 42, wherein the payment request includes an order number provided by the seller computer.

64.   (Previously Presented) The system of claim 42, wherein the seller is a merchant and operates an Internet-accessible web site for conducting transactions with buyer computers.

65.   (Previously Presented) The system of claim 42, wherein the seller is a seller on an online auction system.

66.   (Previously Presented) The system of claim 42, wherein the money transfer system is operative for maintaining device queue records comprising lists of messages awaiting delivery, messages currently being delivered, and messages awaiting confirmation of delivery.

67.   (Previously Presented) The system of claim 42, wherein the money transfer system is further operative for accessing information stored at the money transfer system including the grand total amount due from the buyer, in response to receipt of a message from a payment location including the unique confirmation number, and for communicating the grand total amount to the payment location.

68.   (Currently Amended) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a network for connecting the buyer computer and the seller computer for an electronic commercial transaction, a method for effecting a payment from a buyer to a seller in connection with an electronic transaction utilizing a money transfer system, comprising:

providing a money transfer system connected for electronic communications with at least the seller computer, wherein the money transfer system is operative for electronic communications with one or more buyer accessible payment location local computers operated at one or more payment locations;

receiving at the money transfer system an electronic payment request from the seller computer in response to a proposed transaction between the buyer and the seller, the payment request comprising information including at least a transaction amount and buyer information;

assigning at the money transfer system a unique transaction number to the payment request based at least in part on non-confidential information received from the buyer, wherein the unique transaction number is associated with the transaction between the buyer and the seller;

determining at the money transfer system a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

determining at the money transfer system a buyer local exchange rate for the preliminary total amount based upon the buyer information;

determining at the money transfer system a grand total amount expressed in the local currency of the buyer, based upon the preliminary total amount, any other applicable charges, and the determined buyer local exchange rate;

communicating information from the money transfer system to the seller computer system for displaying the grand total amount and the unique transaction number to the buyer computer system;

receiving at the money transfer system a payment notification associated with the unique transaction number from the payment location local computer, wherein the payment notification indicates ~~when~~ payment in the amount of the grand total amount has been submitted at the payment location;

communicating a message from the money transfer system to the seller computer system that payment associated with the unique transaction number has been received at a payment location upon receipt of the payment notification by the money transfer system; and

effecting completion of the electronic payment request by making payment via the money transfer system to the seller upon receipt of the payment notification by the money transfer system.

69.   (Canceled)

70.   (Previously Presented) The method of claim 68, wherein the payment location comprises a stand-alone computing system with money transfer capabilities.

71.   (Previously Presented) The method of claim 68, wherein payment to the seller comprises the grand total amount expressed in the local currency of the seller, less any applicable transaction fees.

72.   (Previously Presented) The method of claim 68, wherein the buyer information comprises buyer address information including a country.

73.   (Previously Presented) The method of claim 68, wherein the seller computer displays a plurality of selectable payment methods for selection by the buyer in connection with the transaction, the payment methods including a cash payment method, and wherein the payment request is generated by the seller computer system in response to selection by the buyer of the cash payment method.

74.   (Previously Presented) The method of claim 68, wherein the payment request information includes information selected from the group comprising buyer identification information, seller identification information, seller order number, transaction date, a summary of item(s) purchased, purchase price, shipping charges, and total price.

75.   (Previously Presented) The method of claim 68, wherein the preliminary total amount comprises the sum of the transaction amount, shipping charges, and any applicable transaction fees.

76.   (Previously Presented) The method of claim 68, further comprising the step of generating a unique data record corresponding to the payment request and storing the data record in a staging area associated with the money transfer system.

77.   (Previously Presented) The method of claim 76, further comprising the step of storing the data record in a payment confirmation queue in response to receipt of the information from the payment location local computer that payment has been actually made at the payment location.

78.   (Previously Presented) The method of claim 68, wherein payment to the seller is made by the steps of:

determining a seller local exchange rate for the funds due to the seller based upon seller information provided by the seller computer; and

determining a grand total amount expressed in the local currency of the seller, based upon the grand total amount and the determined seller local exchange rate, less any applicable charges.

79.   (Previously Presented) The method of claim 68, further comprising the step of determining whether an amount associated with the transaction exceeds a predetermined compliance limit, and requesting additional information from the buyer in response to a determination that said amount exceeds the predetermined compliance limit.

80.   (Previously Presented) The method of claim 68, further comprising the step of, in further response to information from a payment location local computer that payment in the

amount of the grand total amount has been received at the payment location, communicating a money transfer control number (MTCN) to the payment location for provision to the buyer.

81.   (Previously Presented) The method of claim 80, further comprising the step of providing a receipt to the buyer at the payment location, the receipt bearing at least the money transfer control number (MTCN).

82.   (Previously Presented) The method of claim 68, wherein the payment made by the buyer at the payment location is by cash, credit card, or check.

83.   (Previously Presented) The method of claim 68, wherein the information provided in the step of communicating information to the seller computer system for displaying to the buyer computer system includes instructions to the buyer that payment in the grand total amount should be tendered to a payment location.

84.   (Previously Presented) The method of claim 83, wherein the information provided in the step of communicating information to the seller computer system for displaying to the buyer computer system includes information as to a plurality of payment locations at which actual payment may be tendered.

85.   (Previously Presented) The method of claim 68, wherein a payment gateway is positioned to communicate information between the seller computer and the money transfer system.

86.   (Previously Presented) The method of claim 68, further comprising the step of canceling the transaction if the buyer does not make payment at a payment location within a predetermined time period.

87.   (Previously Presented) The method of claim 68, wherein the payment request includes an order number provided by the seller computer.

88.   (Previously Presented) The method of claim 68, wherein the seller is a merchant and operates an Internet-accessible web site for conducting transactions with buyer computers.

89.   (Previously Presented) The method of claim 68, wherein the seller is a seller on an online auction system.

90.   (Previously Presented) The method of claim 68, further comprising the steps of maintaining device queue records comprising lists of messages awaiting delivery, messages currently being delivered, and messages awaiting confirmation of delivery.

91.   (Previously Presented) The method of claim 68, further comprising the step of accessing information stored at the money transfer system including the grand total amount due from the buyer, in response to receipt of a message from a payment location including the unique confirmation number, and communicating the grand total amount to the payment location.

92.   (Currently Amended) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a network for connecting the buyer computer and the seller computer for an electronic commercial transaction, a system for effecting a payment from a buyer to a seller in connection with an electronic transaction, comprising:

a money transfer system operative for electronic communications with one or more buyer accessible payment location local computers operated at one or more payment locations ;

a communication link for connecting the money transfer system to the seller computer;

the money transfer system operative for receiving an electronic payment request from the seller computer in response to a proposed transaction between the buyer and the seller, the payment request comprising information including at least a transaction amount and buyer information;

the money transfer system operative for assigning a unique transaction number to the payment request based at least in part on non-confidential information received from the buyer, wherein the unique transaction number is associated with the transaction between the buyer and the seller;

the money transfer system operative for determining a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

the money transfer system operative for determining a buyer local exchange rate for the preliminary total amount based upon the buyer information;

the money transfer system operative for determining a grand total amount expressed in the local currency of the buyer, based upon the preliminary total amount, any other applicable charges, and the determined buyer local exchange rate;

the money transfer system operative for communicating information to the seller computer system for displaying the grand total amount and the unique transaction number to the buyer computer system;

the money transfer system operative, ~~in response to receipt of~~ for receiving information from a payment location local computer at a payment location indicating that payment in the amount of the grand total amount has been received at the payment location[[,]];

the money transfer system operative for communicating, when receiving said information, a message associated with the unique transaction number to the seller computer system that payment has been actually made at a payment location; and

the money transfer system operative for effecting completion of the electronic payment request by making payment to the seller upon receipt of information from a payment location

local computer at a payment location that payment in the amount of the grand total amount has been received at the payment location.

93.   (Canceled)

94.   (Previously Presented) The system of claim 92, wherein the payment location local computer comprises is a stand-alone computing system with money transfer capabilities.

95.   (Previously Presented) The system of claim 92, wherein payment to the seller comprises the grand total amount expressed in the local currency of the seller, less any applicable transaction fees.

96.   (Previously Presented) The system of claim 92, wherein the buyer information comprises buyer address information including a country.

97.   (Previously Presented) The system of claim 92, wherein the seller computer displays a plurality of selectable payment methods for selection by the buyer in connection with the transaction, the payment methods including a cash payment method, and wherein the payment request is generated by the seller computer system in response to selection by the buyer of the cash payment method.

98.   (Previously Presented) The system of claim 92, wherein the payment request information includes information selected from the group comprising buyer identification information, seller identification information, seller order number, transaction date, a summary of item(s) purchased, purchase price, shipping charges, and total price.

99.   (Previously Presented) The system of claim 92, wherein the preliminary total amount comprises the sum of the transaction amount, shipping charges, and any applicable transaction fees.

100.   (Previously Presented) The system of claim 92, wherein the money transfer system is further operative for generating a unique data record corresponding to the payment request and storing the data record in a staging area associated with the money transfer system.

101.   (Previously Presented) The system of claim 100, wherein the money transfer system is further operative for storing the data record in a payment confirmation queue in response to receipt of the information from the payment location local computer that payment has been actually made at the payment location.

102.   (Previously Presented) The system of claim 92, wherein the money transfer system is operative for making payment to the seller by:

determining a seller local exchange rate for the funds due to the seller based upon seller information provided by the seller computer; and

determining a grand total amount expressed in the local currency of the seller, based upon the grand total amount and the determined seller local exchange rate, less any applicable charges.

103.   (Previously Presented) The system of claim 92, wherein the money transfer system is further operative for determining whether an amount associated with the transaction exceeds a predetermined compliance limit, and requesting additional information from the buyer in response to a determination that said amount exceeds the predetermined compliance limit.

104.   (Previously Presented) The system of claim 92, wherein the money transfer system is further operative, in further response to information from a payment location local computer that payment in the amount of the grand total amount has been received at the payment location, for communicating a money transfer control number (MTCN) to the payment location for provision to the buyer.

105.   (Previously Presented) The system of claim 104, wherein the money transfer system is further operative for providing a receipt to the buyer at the payment location, the receipt bearing at least the money transfer control number (MTCN).

106.   (Previously Presented) The system of claim 92, wherein the payment made by the buyer at the payment location is by cash, credit card, or check.

107.   (Previously Presented) The system of claim 92, wherein the information provided in the operation of communicating information to the seller computer system for displaying to the buyer computer system includes instructions to the buyer that payment in the grand total amount should be tendered to a payment location.

108.   (Previously Presented) The system of claim 107, wherein the information provided in the operation of communicating information to the seller computer system for displaying to the buyer computer system includes information as to a plurality of payment locations at which actual payment may be tendered.

109.   (Previously Presented) The system of claim 92, further comprising a payment gateway operatively positioned to communicate information between the seller computer and the money transfer system.

110.   (Previously Presented) The system of claim 92, wherein the money transfer system is further operative for canceling the transaction if the buyer does not make payment at a payment location within a predetermined time period.

111.   (Previously Presented) The system of claim 92, wherein the payment request includes an order number provided by the seller computer.

112.   (Previously Presented) The system of claim 92, wherein the seller is a merchant and operates an Internet-accessible web site for conducting transactions with buyer computers.

113.   (Previously Presented) The system of claim 92, wherein the seller is a seller on an online auction system.

114.   (Previously Presented) The system of claim 92, wherein the money transfer system is further operative for maintaining device queue records comprising lists of messages awaiting delivery, messages currently being delivered, and messages awaiting confirmation of delivery.

115.   (Previously Presented) The system of claim 92, wherein the money transfer system is further operative for accessing information stored at the money transfer system including the grand total amount due from the buyer, in response to receipt of a message from a payment location including the unique confirmation number, and for communicating the grand total amount to the payment location.

116.   (Currently Amended) In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a network for connecting the buyer computer and the seller computer for an electronic commercial transaction, a method for effecting a payment from a buyer to a seller in connection with an electronic transaction, comprising the computer-implemented steps of:

providing a money transfer system connected for electronic communications with the seller computer, wherein the money transfer system is operative for electronic communications with one or more buyer accessible payment location local computers operated at one or more payment locations;

receiving at the money transfer system an electronic payment request from a seller computer, the payment request comprising information including at least a transaction amount

and buyer information, the information being associated with a proposed transaction between a buyer and a seller;

at the money transfer system, assigning a unique transaction number to the payment request based at least in part on non-confidential information received from the buyer, wherein the unique transaction number is associated with the transaction between the buyer and the seller;

at the money transfer system, determining a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

at the money transfer system, determining a buyer local exchange rate for the preliminary total amount based upon the buyer information;

at the money transfer system, determining a grand total amount expressed in the local currency of the buyer, based upon the preliminary total amount, any other applicable charges, and the determined buyer local exchange rate;

storing a unique payment request record comprising the grand total amount and the unique transaction record in a staging area associated with the money transfer system;

communicating payment instruction information comprising the grand total amount and the unique transaction number from the money transfer system to the seller computer system for display to the buyer computer system;

communicating the payment instruction information from the seller computer system to the buyer computer system;

displaying the payment instruction information at the buyer computer system;

at a payment location associated with the money transfer system, receiving the unique transaction number from a person and inputting the unique transaction number to a payment location local computer at the payment location;

communicating the unique transaction number from the payment location local computer to the money transfer system;

at the money transfer system, and in response to receipt of the unique transaction number from a payment location local computer, retrieving the payment request record associated with the unique transaction number from the staging area;

communicating information associated with the payment request record to the payment location local computer, for use at the payment location in collecting payment from the buyer;

in response to tender of payment in the grand total amount by the buyer at the payment location, communicating a payment made message from the payment location local computer to the money transfer system, wherein the payment made message indicates payment in the amount of the grand total amount has been submitted at the payment location;

in response to receipt of the payment made message from the payment location local computer, communicating a message from the money transfer system to the seller computer system that payment associated with the unique transaction number has been received at a payment location; and

effecting completion of the electronic payment request by making payment to the seller via the money transfer system upon receipt of the payment made message by the money transfer system.

117. (Canceled)

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118. (Previously Presented) The method of claim 116, wherein the payment location local computer comprises a stand-alone computing system with money transfer capabilities.

119. (Previously Presented) The method of claim 116, wherein payment to the seller comprises the grand total amount expressed in the local currency of the seller, less any applicable transaction fees.

120. (Previously Presented) The method of claim 116, wherein the buyer information comprises buyer address information including a country.

121. (Previously Presented) The method of claim 116, wherein the seller computer displays a plurality of selectable payment methods for selection by the buyer in connection with the transaction, the payment methods including a cash payment method, and wherein the payment request is generated by the seller computer system in response to selection by the buyer of the cash payment method.

122. (Previously Presented) The method of claim 116, wherein the payment request information includes information selected from the group comprising buyer identification information, seller identification information, seller order number, transaction date, a summary of item(s) purchased, purchase price, shipping charges, and total price.

123. (Previously Presented) The method of claim 116, wherein the preliminary total amount comprises the sum of the transaction amount, shipping charges, and any applicable transaction fees.

124. (Previously Presented) The method of claim 116, further comprising the step of storing the data record in a payment confirmation queue associated with the money transfer system in response to receipt of the information from the payment location local computer that payment has been actually made at the payment location.

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125.   (Previously Presented) The method of claim 116, wherein payment to the seller is made by the steps of:

determining a seller local exchange rate for the funds due to the seller based upon seller information provided by the seller computer; and

determining a grand total amount expressed in the local currency of the seller, based upon the grand total amount and the determined seller local exchange rate, less any applicable charges.

126.   (Previously Presented) The method of claim 116, further comprising the step of determining at the money transfer system whether an amount associated with the transaction exceeds a predetermined compliance limit, and requesting additional information from the buyer in response to a determination that said amount exceeds the predetermined compliance limit.

127.   (Previously Presented) The method of claim 116, further comprising the step of, in further response to information from a payment location local computer that payment in the amount of the grand total amount has been actually made at the payment location, communicating a money transfer control number (MTCN) from the money transfer system to the payment location for provision to the buyer.

128.   (Previously Presented) The method of claim 127, further comprising the step of providing a receipt to the buyer at the payment location, the receipt bearing at least the money transfer control number (MTCN).

129.   (Previously Presented) The method of claim 116, wherein the payment made by the buyer at the payment location is by cash, credit card, or check.

130.   (Previously Presented) The method of claim 116, wherein the displayed payment instruction information includes instructions to the buyer that payment in the grand total amount as expressed in the buyer's local currency should be tendered to a payment location.

131.   (Previously Presented) The method of claim 130, further comprising the step of communicating payment location information from the money transfer system to the seller computer for display at the buyer computer system, the payment location information comprising the addresses of a plurality of payment locations at which actual payment may be tendered.

132.   (Previously Presented) The method of claim 116, wherein a payment gateway is positioned to communicate information between the seller computer and the money transfer system.

133.   (Previously Presented) The method of claim 116, further comprising the step of canceling the transaction if the buyer does not make payment at a payment location within a predetermined time period.

134.   (Previously Presented) The method of claim 116, wherein the payment request includes an order number provided by the seller computer.

135.   (Previously Presented) The method of claim 116, wherein the seller is a merchant and operates an Internet-accessible web site for conducting transactions with buyer computers.

136.   (Previously Presented) The method of claim 116, wherein the seller is a seller on an online auction system.

137.   (Previously Presented) The method of claim 116, further comprising the steps of maintaining device queue records at the money transfer system comprising lists of messages awaiting delivery, messages currently being delivered, and messages awaiting confirmation of delivery.

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138.   (Currently Amended) An online commerce system for effecting a payment from a buyer to a seller in connection with an electronic transaction, the buyer operating a network-accessible buyer computer operative for electronic communications with other computers, comprising:

a seller computer operated by a seller and operative for electronic communications with other computers, including the buyer computer;

a money transfer system operative for electronic communications with the seller computer and operative for electronic communications with at least one payment location local computer operated at one or more remote payment locations;

a communication link between the seller computer and the money transfer system;

one or more communication links between the money transfer system and the at least one payment location local computer at the one or more remote payment locations;

the seller computer operative in response to a proposed transaction with a buyer for communicating an electronic payment request to the money transfer system, the payment request comprising information including at least a transaction amount and buyer information;

the money transfer system operative for receiving the payment request from the seller computer and assigning a unique transaction number to the payment request associated with the transaction between the buyer and the seller based at least in part on non-confidential information received from the buyer;

the money transfer system further operative for determining a preliminary total amount required from the buyer in connection with the transaction comprising at least the transaction amount;

the money transfer system further operative for determining a buyer local exchange rate

for the preliminary total amount based upon the buyer information;

the money transfer system further operative for determining a grand total amount

expressed in the local currency of the buyer, based upon the preliminary total amount, any other

applicable charges, and the determined buyer local exchange rate;

the money transfer system further operative for storing a unique payment request record

comprising the grand total amount and the unique transaction record in a staging area associated

with the money transfer system;

the money transfer system further operative for communicating payment instruction

information to the seller computer system comprising the grand total amount and the unique

transaction number, for display to the buyer computer system;

the seller computer operative for communicating the payment instruction information to

the buyer computer system, for display of said payment instruction information to the buyer;

a payment location local computer at a payment location associated with the money

transfer system, in response to input of a supplied unique transaction number, operative for

communicating the supplied unique transaction number to the money transfer system;

the money transfer system operative, in response to receipt of the supplied unique

transaction number from a payment location local computer, for retrieving the payment request

record associated with the supplied unique transaction number from the staging area;

the money transfer system further operative for communicating information associated

with the payment request record to the payment location local computer, for use at the payment

location in collecting payment from the buyer;

the payment location local computer at the payment location operative, in response to input of data indicating tender of payment in the grand total amount by the buyer at the payment location, for communicating a payment made message associated with the unique transaction number to the money transfer system, wherein the payment made message indicates payment in the amount of the grand total amount has been submitted at the payment location;

the money transfer system operative, in response to receipt of the payment made message from the payment location local computer, for communicating a message associated with the unique transaction number to the seller computer system that payment has been received at a payment location; and

the money transfer system further operative, in response to receipt of the payment made message from the payment location local computer, for effecting completion of the electronic payment request by making payment to the seller.

139.   (Canceled)

140.   (Previously Presented) The system of claim 138, wherein the payment location local computer comprises a stand-alone computing system with money transfer capabilities.

141.   (Previously Presented) The system of claim 138, wherein payment to the seller comprises the grand total amount expressed in the local currency of the seller, less any applicable transaction fees.

142.   (Previously Presented) The system of claim 138, wherein the buyer information comprises buyer address information including a country.

143.   (Previously Presented) The system of claim 138, wherein the seller computer is operative for communicating information to the buyer computer for display at the buyer computer a plurality of selectable payment methods for selection by the buyer in connection with

the transaction, the payment methods including a cash payment method, and wherein the payment request is generated by the seller computer system in response to selection by the buyer of the cash payment method.

144.   (Previously Presented) The system of claim 138, wherein the payment request information includes information selected from the group comprising buyer identification information, seller identification information, seller order number, transaction date, a summary of item(s) purchased, purchase price, shipping charges, and total price.

145.   (Previously Presented) The system of claim 138, wherein the preliminary total amount comprises the sum of the transaction amount, shipping charges, and any applicable transaction fees.

146.   (Previously Presented) The system of claim 138, wherein the money transfer system is operative for storing the data record in a payment confirmation queue associated with the money transfer system in response to receipt of the information from the payment location local computer that payment has been actually made at the payment location.

147.   (Previously Presented) The system of claim 138, wherein the money transfer system is operative to make payment to the seller by:

determining a seller local exchange rate for the funds due to the seller based upon seller information provided by the seller computer; and

determining a grand total amount expressed in the local currency of the seller, based upon the grand total amount and the determined seller local exchange rate, less any applicable charges.

148.   (Previously Presented) The system of claim 138, wherein the money transfer system is operative for determining whether an amount associated with the transaction exceeds a

predetermined compliance limit, and requesting additional information from the buyer in response to a determination that said amount exceeds the predetermined compliance limit.

149. (Previously Presented) The system of claim 138, wherein the money transfer system is operative, in further response to information from the payment location local computer that payment in the amount of the grand total amount has been actually made at the payment location, for communicating a money transfer control number (MTCN) to the payment location for provision to the buyer.

150. (Previously Presented) The system of claim 149, wherein the money transfer system is operative for providing a receipt to the buyer at the payment location, the receipt bearing at least the money transfer control number (MTCN).

151. (Previously Presented) The system of claim 138, wherein the payment made by the buyer at the payment location is by cash, credit card, or check.

152. (Previously Presented) The system of claim 138, wherein the displayed payment instruction information includes instructions to the buyer that payment in the grand total amount as expressed in the buyer's local currency should be tendered to a payment location.

153. (Previously Presented) The system of claim 152, wherein the money transfer system is operative for communicating payment location information to the seller computer for display at the buyer computer system, the payment location information comprising the addresses of a plurality of payment locations at which actual payment may be tendered.

154. (Previously Presented) The system of claim 138, further comprising a payment gateway operatively positioned to communicate information between the seller computer and the money transfer system.

155.   (Previously Presented) The system of claim 138, wherein the money transfer system is operative for canceling the transaction if the buyer does not make payment at a payment location within a predetermined time period.

156.   (Previously Presented) The system of claim 138, wherein the payment request includes an order number provided by the seller computer.

157.   (Previously Presented) The system of claim 138, wherein the seller is a merchant and operates an Internet-accessible web site for conducting transactions with buyer computers.

158.   (Previously Presented) The system of claim 138, wherein the seller is a seller on an online auction system.

159.   (Previously Presented) The system of claim 138, further comprising the steps of maintaining device queue records at the money transfer system comprising lists of messages awaiting delivery, messages currently being delivered, and messages awaiting confirmation of delivery.